COMBINED DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION

Attorney's Docket No.

FOR OTILIT PATENT AT LIO	032693-023
As a below-named inventor, I hereby declare that: My residence, post office address and citizenship are as sta I BELIEVE I AM THE ORIGINAL, FIRST AND SOL ORIGINAL, FIRST AND JOINT INVENTOR (if more the WHICH IS CLAIMED AND FOR WHICH A PATENT IS	E INVENTOR (if only one name is listed below) OR AN an one name is listed below) OF THE SUBJECT MATTER
· · · · · · · · · · · · · · · · · · ·	-
LOAN REPAY ENFORCEMENT SYSTEM	
the specification of which	
- (check one)	is attached hereto;
	X was filed on August 10, 1999 as
	Application No. 09/371,697
	and was amended on;
	(if applicable)
INCLUDING THE CLAIMS, AS AMENDED BY ANY A I ACKNOWLEDGE THE DUTY TO DISCLOSE TO THE MATERIAL TO PATENTABILITY AS DEFINED IN TO (as amended effective March 16, 1992); I do not know and do not believe the said invention was experienced.	TE OFFICE ALL INFORMATION KNOWN TO ME TO BE ITLE 37, CODE OF FEDERAL REGULATIONS, Sec. 1.56 wer known or used in the United States of America before my
or our invention thereof, or patented or described in any patented or more than one year prior to said application; the States of America more than one year prior to said application subject of an inventor's certificate issued before the date of America on any application filed by me or my legal repapplication;	orinted publication in any country before my or our invention at said invention was not in public use or on sale in the United ation; that said invention has not been patented or made the of said application in any country foreign to the United States presentatives or assigns more than twelve months prior to said
I hereby claim foreign priority benefits under Title 35, Ur application(s) for patent or inventor's certificate as indicat application for patent or inventor's certificate on this inventor which priority is claimed:	nited States Code Sec. 119 and/or Sec. 365 of any foreign ed below and have also identified below any foreign nation having a filing date before that of the application(s) on

(1/00)

COMBINED DECLA	RATION	AND POWER	OF	ATTORNEY
----------------	--------	-----------	-----------	-----------------

Attorney's Docket No.

032693-023

COUNTRY/INTERNATIONAL APPLICA		N NUMBER DATE OF FILING (day, month, year)			PRIORITY CLAIMED	
					YES_ NO_	
					YES_ NO_	
I hereby appoint the following attorneys and Trademark Office connected therewise applications directed to said invention:	and agent(s) to prosenth and to file, prose	ecute said applicute and to tran	cation and	l to transact all b usiness in connec	ousiness in the Patent tion with international	
William L. Mathis 17,337 Robert S. Swecker 19,885 Platon N. Mandros 22,124 Benton S. Duffett, Jr. 22,030 Norman H. Stepno 22,716 Ronald L. Grudziecki 24,970 Frederick G. Michaud, Jr. 26,003 Alan E. Kopecki 25,813 Regis E. Slutter 26,999 Samuel C. Miller, III 27,360 Robert G. Mukai 28,531 George A. Hovanec, Jr. 28,223 James A. LaBarre 28,632 E. Joseph Gess 28,510	R. Danny Huntingt Eric H. Weisblatt James W. Peterson Teresa Stanek Rea Robert E. Krebs William C. Rowlar T. Gene Dillahunty Patrick C. Keane Bruce J. Boggs, Jr William H. Benz Peter K. Skiff Richard J. McGrat Matthew L. Schnei Michael G. Savage	30, 26, 30, 25, ad 30, 25, 32, 25, 31, h 29, der 32,	.903 .505 .057 .427 .423 .858 .344 .952 .917 .195 .814		33,815 34,040 31,979 III 36,341 36,086 35,023 anessy 32,747 36,075	
and:						
Address all correspondence to: E. Joseph Gess Burns, Doane, Swecker & Mathis, L.L.P. P.O. Box 1404 Alexandria, Virginia 22313-1404						
Address all telephone calls to: E. Jose	eph Gess				_ at (703) 836-6620.	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.						
FULL NAME OF SOLE OR FIRST INVENTOR		SIGNATURE			DATE	
Frank SIMON RESIDENCE			Т	CITIZENSHIP	<u> </u>	
31959 Via Ararat, Bonsall CA				USA		
POST OFFICE ADDRESS						
Same as above. FULL NAME OF SECOND JOINT INVENTOR,	IF ANY	SIGNATURE		Arran arrangement	DATE /	
Mike SIMON		Mulic	2		x 6/16/20	
RESIDENCE		//		CITIZENSHIP		
2404 Gird Road, Fallbrook, CA POST OFFICE ADDRESS				USA		
Same as above.						

FULL NAME OF THIRD JOINT INVENTOR, IF ANY Ron MUELLER RESIDENCE 4027 Bonita View Drive, Bonita, CA POST OFFICE ADDRESS Same as above.

Attorney's Docket No.

Attorney's Docket No. COMBINED DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION 032693-023 As a below-named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name: I BELIEVE I AM THE ORIGINAL. FIRST AND SOLE INVENTOR (if only one name is listed below) OR AN ORIGINAL, FIRST AND JOINT INVENTOR (if more than one name is listed below) OF THE SUBJECT MATTER WHICH IS CLAIMED AND FOR WHICH A PATENT IS SOUGHT ON THE INVENTION ENTITLED: LOAN REPAY ENFORCEMENT SYSTEM the specification of which is attached hereto; (check one) was filed on August 10, 1999 Application No. <u>09/371,697</u> and was amended on (if applicable) I HAVE REVIEWED AND UNDERSTAND THE CONTENTS OF THE ABOVE-IDENTIFIED SPECIFICATION. INCLUDING THE CLAIMS, AS AMENDED BY ANY AMENDMENT REFERRED TO ABOVE; I ACKNOWLEDGE THE DUTY TO DISCLOSE TO THE OFFICE ALL INFORMATION KNOWN TO ME TO BE MATERIAL TO PATENTABILITY AS DEFINED IN TITLE 37, CODE OF FEDERAL REGULATIONS, Sec. 1.56 (as amended effective March 16, 1992); I do not know and do not believe the said invention was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to said application; that said invention was not in public use or on sale in the United States of America more than one year prior to said application; that said invention has not been patented or made the subject of an inventor's certificate issued before the date of said application in any country foreign to the United States of America on any application filed by me or my legal representatives or assigns more than twelve months prior to said application; I hereby claim foreign priority benefits under Title 35, United States Code Sec. 119 and/or Sec. 365 of any foreign application(s) for patent or inventor's certificate as indicated below and have also identified below any foreign application for patent or inventor's certificate on this invention having a filing date before that of the application(s) on which priority is claimed:

				032693-023		
COUNTRY/INTERNATION	ONAL	APPLICATION NUMBER		TE OF FILING by, month, year)	PRIORITY CLAIMED	
		·			YES_ NO_	
·			-	may no	YES_ NO_	
I hereby appoint the following attorneys and agent(s) to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith and to file, prosecute and to transact all business in connection with international applications directed to said invention:						
William L. Mathis Robert S. Swecker Platon N. Mandros Benton S. Duffett, Jr. Norman H. Stepno Ronald L. Grudziecki Frederick G. Michaud, Jr. Alan E. Kopecki Regis E. Stutter Samuel C. Miller, III Robert G. Mulai George A. Hovanec, Jr. James A. LaBarre E. Joseph Gess	17,337 19,885 22,124 22,030 22,716 24,970 26,903 25,813 26,999 27,360 28,331 28,223 28,632 28,510	R. Denny Huntington Eric H. Weishlan James W. Peterson Teresa Stanek Rea Robert E. Krebs William C. Rowland T. Gene Dillahumy Patrick C. Keane Bruce J. Boggs, Jr. William H. Benz Peter K. Skiff Richard J. McGrath Matthew L. Schneider Michael G. Savage	27,903 30,505 26,057 30,427 25,885 30,888 25,344 22,344 22,344 29,195 32,818 32,818 32,596		33,815 34,040 31,979 II 36,341 36,086 35,023 nessy 32,747 36,075	
Address all correspondence to: B. Joseph Gess BURNS, DOANE, SWECKER & MATHIS, L.L.P. P.O. Box 1404 Alexandria, Virginia 22313-1404						
Address all telephone calls to	: E. Jose	ph Gess			at (703) 836-6620.	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. FULL NAME OF SOLE OR FIRST INVENTOR LEGISTURE DATE						

COMBINED DECLARATION AND POWER OF ATTORNEY

Frank SIMON RESIDENCE

Mike SIMON RESIDENCE

31959 Via Araret, Bonsall CA POST OFFICE ADDRESS

2404 Gird Road, Pailbrook, CA POST OFFICE ADDRESS

Same as above.
FULL NAME OF SECOND JOINT INVENTOR, IF ANY

Attorney's Docket No.

USA

USA

CITIZENSHIP

COMBINED DECLARATION AND POW	Attorney's Docket No. 032693-023		
FULL NAME OF THIRD JOINT INVENTOR, IF ANY Ron MUELLER	SIGNATURE		ратв Х
RESIDENCE 4027 Bonita View Drive, Bonita, CA		CITIZENSHIP	
POST OFFICE ADDRESS Same as above.	-		

Page 3 of 3 (1/00)